

IN RE:  
DAVID J. LLOYD  
NICHOLE M. LLOYD  
Debtor(s)  
  
Ronda J. Winnecour  
Movant  
vs.  
No Respondents.

Case No.:18-24162

Chapter 13

Document No.: 72

**ENTERED BY DEFAULT**

ORDER OF COURT

AND NOW, this 12th day of January, 2024, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED and DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This revestment of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:  
*Carole M. Böhm*  
dmk

U.S. BANKRUPTCY JUDGE

FILED  
1/12/24 8:38 am  
CLERK  
U.S. BANKRUPTCY  
COURT - WDPA

In re:  
David J. Lloyd  
Nichole M. Lloyd  
Debtors

Case No. 18-24162-CMB  
Chapter 13

District/off: 0315-2  
Date Rcvd: Jan 12, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 27

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 14, 2024:**

Recip ID	Recipient Name and Address
db/jdb	+ David J. Lloyd, Nichole M. Lloyd, 38 Field and Stream Road, Marianna, PA 15345-1071
14937336	# Angott Surgical Associates, 88 Wellness Way, Washington, PA 15301-9720
14937340	++ COLLECTION SERVICE CENTER INC, 363 VANADIUM ROAD, STE 109, PITTSBURGH PA 15243-1477 address filed with court; Collection Service Center, Inc., 250 Mount Lebanon Boulevard, P.O. Box 14931, Pittsburgh, PA 15234-0931
14937338	Children's Hospital of PGH/Express Care, P.O. Box 382059, Attn: Patient Accounting Department, Pittsburgh, PA 15250-8059
14937342	Greater Washington Radiologist, P.O. Box 951847, Cleveland, OH 44193-0020
14937348	+ Pathology Associates of Washington, PA, 155 Wilson Avenue, Washington, PA 15301-3336
14937352	+ WHS Cardiovascular Care, P.O. Box 855, Washington, PA 15301-0855

TOTAL: 7

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14937337	+ Email/PDF: resurgentbknotifications@resurgent.com	Jan 13 2024 00:10:59	CACH, LLC, 4340 South Monaco Street--2nd Floor, Denver, CO 80237-3485
14963123	Email/PDF: resurgentbknotifications@resurgent.com	Jan 12 2024 23:58:41	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14937339	Email/Text: bankruptcy@clearviewfcu.org	Jan 13 2024 00:00:00	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-2580
14937341	+ Email/Text: ccusa@ccuhome.com	Jan 12 2024 23:59:00	Credit Collections, USA, 16 Distributor Drive--Suite 1, Morgantown, WV 26501-7209
14937343	Email/Text: Bankruptcy@ICSystem.com	Jan 12 2024 23:59:00	IC System, Inc., 444 Highway 96 East, P.O. Box 64378, Saint Paul, MN 55164-0378
14937344	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 13 2024 00:00:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
14937345	^ MEBN	Jan 12 2024 23:50:05	KML Law Group, Suite 5000 BNY Mellon Independence Ctr., 701 Market Street, Philadelphia, PA 19106-1541
15232257	+ Email/PDF: ais.midfirst.ebn@aisinfo.com	Jan 12 2024 23:58:33	MidFirst Bank, Bankruptcy Department, 999 NW Grand Boulevard, #110, Oklahoma City, OK 73118-6051
15028983	+ Email/Text: nsm_bk_notices@mrcopper.com	Jan 12 2024 23:59:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, P.O. Box 619094, Dallas, TX 75261-9094
14937346	Email/PDF: cbp@omf.com	Jan 13 2024 00:10:38	One Main Financial, P.O. Box 3251, Evansville, IN 47731-3251
14937347	+ Email/Text: nsm_bk_notices@mrcopper.com		

District/off: 0315-2

User: auto

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Date Rcvd: Jan 12, 2024

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14973020	+ Email/Text: bncmail@w-legal.com	Jan 12 2024 23:59:00	Pacific Union Financial, 1603 LBJ Freeway--Suite 500, Farmers Branch, TX 75234-6071
14937349	Email/Text: bncmail@w-legal.com	Jan 13 2024 00:00:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14963473	Email/Text: BNCnotices@dcmservices.com	Jan 13 2024 00:00:00	Target National Bank, c/o Target Card Services, P.O. Box 1581, Minneapolis, MN 55440-1581
14972603	+ Email/Text: documentfiling@lciinc.com	Jan 13 2024 00:00:00	UPMC Health Services, PO Box 1123, Minneapolis, MN 55440-1123
14968367	Email/PDF: ebn_ais@aisinfo.com	Jan 12 2024 23:59:00	Varius Holdings, LLC, PO BOX 1931, Burlingame, CA 94011-1931
14937350	+ Email/Text: wfmelectronicbankruptcynotifications@verizonwireless.com	Jan 13 2024 00:10:44	Verizon, by American InfoSource as agent, PO Box 248838, Oklahoma City, OK 73124-8838
14966556	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 12 2024 23:59:00	Verizon Wireless Bankruptcy Admin., 500 Technology Drive--Suite 500, Weldon Springs, MO 63304-2225
14937351	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Jan 13 2024 00:10:25	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
14937353	Email/Text: bankruptcydept@wyn.com	Jan 12 2024 23:58:34	Wells Fargo Card Services, P.O. Box 522, Des Moines, IA 50306-0522
		Jan 13 2024 00:01:00	Wyndham Vacation Resorts, Inc., P.O. Box 97474, Las Vegas, NV 89195-0414

TOTAL: 20

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		MidFirst Bank
cr		Nationstar Mortgage LLC d/b/a Mr. Cooper
cr		Pacific Union Financial, LLC
cr	*+	Clearview Federal Credit Union, 8805 University Boulevard, Moon Township, PA 15108-4212
14960689	*+	Pacific Union Financial, LLC, 1603 LBJ Freeway Suite 500, Farmers Branch, TX 75234-6071

TOTAL: 3 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 14, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 12, 2024 at the address(es) listed below:

Name

Email Address

District/off: 0315-2

User: auto

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Brian Nicholas

on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor MidFirst Bank bnicholas@kmllawgroup.com

Brian Nicholas

on behalf of Creditor Pacific Union Financial LLC bnicholas@kmllawgroup.com

Daniel White

on behalf of Debtor David J. Lloyd  
lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com

Daniel White

on behalf of Joint Debtor Nichole M. Lloyd  
lori@zeblaw.com;r63228@notify.bestcase.com;elisa@zeblaw.com;ethomas@westpalawyers.com;kcostello@westpalawyers.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmeclf@chapter13trusteewdpa.com

Samuel James Pasquarelli

on behalf of Creditor Clearview Federal Credit Union sjp@sgkpc.com pms@sgkpc.com

TOTAL: 8